

# EXHIBIT 10

Court-Approved Legal Notice

*B&R Supermarket, Inc., et al. v. Visa, Inc. et al.*, Case No. 1:17-cv-02738-MKB-JAM  
United States District Court for the Eastern District of New York

**If you are a merchant who incurred an unreimbursed EMV/chip Fraud Liability Shift chargeback on a Visa, Mastercard, American Express, or Discover credit or debit card transaction from October 1, 2015 to September 30, 2017, your rights may be affected by Settlements with two of the Defendants.**

*A Court has authorized this notice. This is **not** a solicitation from a lawyer.*

Settlements have been reached with Discover Financial Services ("Discover") and American Express Company ("Amex") in a class action lawsuit called *B & R Supermarket, Inc., et al. v. Visa, Inc. et al.*, Case No. 1:17-cv-02738-MKB-JAM (E.D.N.Y.). The lawsuit alleges Defendants, including Non-Settling Defendants Mastercard International, Inc. ("Mastercard"), Visa Inc. and Visa U.S.A. Inc. ("Visa") violated antitrust laws by entering into a conspiracy to adopt the same policy via nearly identical rules for shifting billions of dollars in liability for fraudulent charges, or "chargebacks," from banks to merchants in connection with the shift to EMV/chip technology ("Fraud Liability Shift"). Defendants deny the legal claims and deny any wrongdoing or liability.

**Who is Included?** The Class includes: All merchants who incurred one or more unreimbursed chargeback(s) between October 1, 2015 through and including September 30, 2017, pursuant to the Fraud Liability Shift for the assessment of Mastercard, Visa, Discover and/or Amex payment card chargebacks.

**What does the Settlement Provide?** Discover and Amex (together, "Settling Defendants") have each reached settlements totaling a combined \$32.2 million. In addition to this monetary payment, the Settling Defendants have agreed to cooperate in certain ways against Non-Settling Defendants Mastercard and Visa.

**Can I get a Payment now?** No. There will be no payments to Class members at this time. Class members will be notified later of an opportunity to file a Claim Form.

**Other Options.** You may object to the Settlements and/or attorneys' fees, and costs by **Month XX, 20YY**. The Long Form Notice on the Settlement Website explains how to object. The Court will hold a Final Fairness Hearing on **Month XX, 20YY**, to consider any objections and whether to approve the Settlements and Class Counsel's requests for attorneys' fees of up to 33.3% of the Gross Settlement Amount, initial service awards up to \$25,000 for each of the Class Representatives, and initial reimbursement of Class Counsel's litigation expenses not to exceed \$2 million. You or your lawyer may attend and ask to speak at the hearing if you object, but you are not required to do so. All the Court's orders and any judgments will apply to you and legally bind you.

**This notice is a summary.** The Settlement Agreements and more information about the lawsuit and Settlements are available at [www.FraudLiabilityShiftLitigation.com](http://www.FraudLiabilityShiftLitigation.com) or by calling toll-free 1-855-662-0073.